## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: Anonymous Anonymous

## **General Comment**

DO NOT TAKE AWAY MY ABILITY TO TRADE OPTIONS IN MY RETIREMENT ACCOUNTS by implementing RIN 1210 - AB32. \*\*\* DO NOT IMPLEMENT THIS RULE \*\*\*

I am a recently retired, 66 year old, who trades covered calls and credit/debit spreads on my modest IRA account. I can't maintain my standard of living based on social security income alone and federal reserve actions have reduced the interest I can safely earn on my retirement account. Therefore, the only safe way I have of earning enough to live comfortably on is by using options in my retirement account to generate an approximate 10% return on my savings. If this rule is implemented you will be unfairly treating all retired people who currently use conservative option strategies to supplement their social security. Please educate yourselves on their use and safety. Thank you.